Amendment to the Claims

1.   (Currently Amended) A <u>computer implemented</u> method for payment transactions between

a consumer and a merchant comprising the steps of :

     ~~opening~~<u>providing</u> a customer account;

     verifying <u>electronically</u> that the customer has an established credit card account;

     creating an electronic ~~stored value lock box~~<u>financial account of limited access</u>;

and

     authorizing an amount of credit within the ~~stored value lock box~~<u>financial account</u>

<u>of limited access</u>.

2.   (Currently Amended) A <u>computer implemented</u> method according to claim 1, wherein the

step of creating an electronic ~~stored value lock box~~<u>financial account of limited access</u>

further comprises creating an account number and access code, the method further

comprising the steps of:

     accessing a merchant via a computer network;

     performing procedures for on-line purchasing;

     entering the account number;

     entering the access code;

     electronically routing the account number and access code;

     confirming the credit amount and access code; and

     routing the dollar amount of the transaction to the credit card issuer.

3.   (Currently Amended) A <u>computer implemented</u> method according to claim 3 further

comprising the steps of:

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wiring the amounts of the transaction to the merchant less any discount fee; and

debiting the ~~stored value lock box~~financial account of limited access the amount

electronically transferred.

4.   (Original) A system for e-commerce transactions comprising:

a network comprising, in communication, a consumer computer, a merchant

computer, a credit card bank computer and a system provider;

the consumer computer in communication with the system provider for opening

up an account;

the system provider computer in communication with the credit card bank

computer for verifying credit card information;

the consumer computer in communication with the merchant computer for on-line

purchasing; and

the system provider computer in communication with the merchant computer for

verifying customer information and transaction payment.

5.   (Currently Amended) A computer systems for payment transactions between a consumer

and a merchant comprising:

means for opening a customer account;

means for verifying that the customer has an established credit card account;

means for creating an electronic ~~stored value lock box~~financial account of limited

access; and

means for authorizing an amount of credit within the ~~stored value lock~~

~~box~~financial account of limited access.

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6. (Currently Amended) A system according to claim 5, wherein the means for creating an electronic ~~stored value lock box~~<u>financial account of limited access</u> further comprises means for creating an account number and access code, the system further comprising:

means for accessing a merchant via a computer network;

means for performing procedures for on-line purchasing;

means for entering the account number;

means for entering the access code;

means for electronically routing the account number and access code;

means for confirming the credit amount and access code; and

means for routing the dollar amount of the transaction to the credit card issuer.

7. (Currently Amended) A method according to claim 6 further comprising:

means for wiring the amounts of the transaction to the merchant less any discount fee; and

means for debiting the ~~stored value lock box~~<u>financial account of limited access</u> the amount electronically transferred.

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